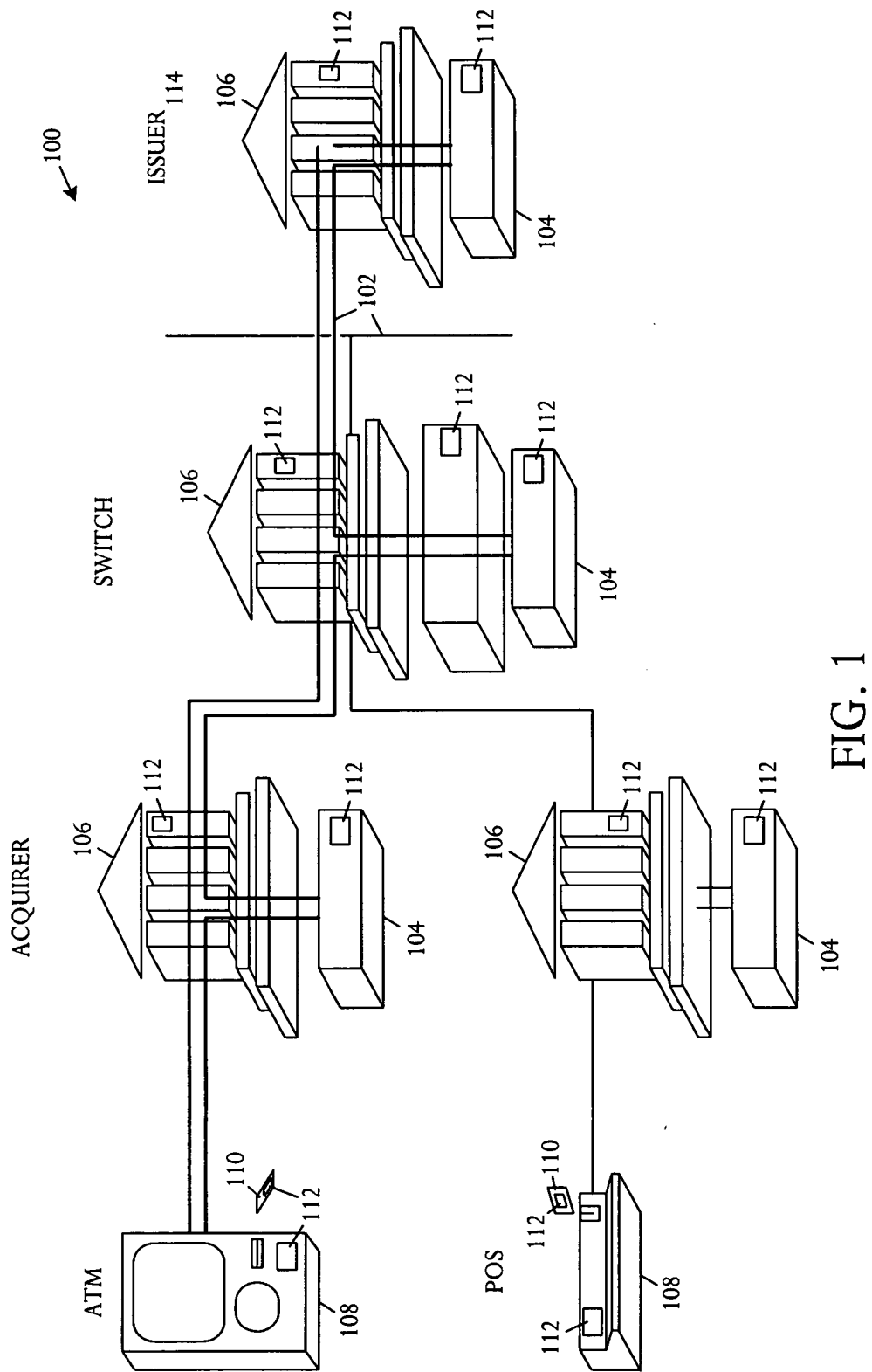


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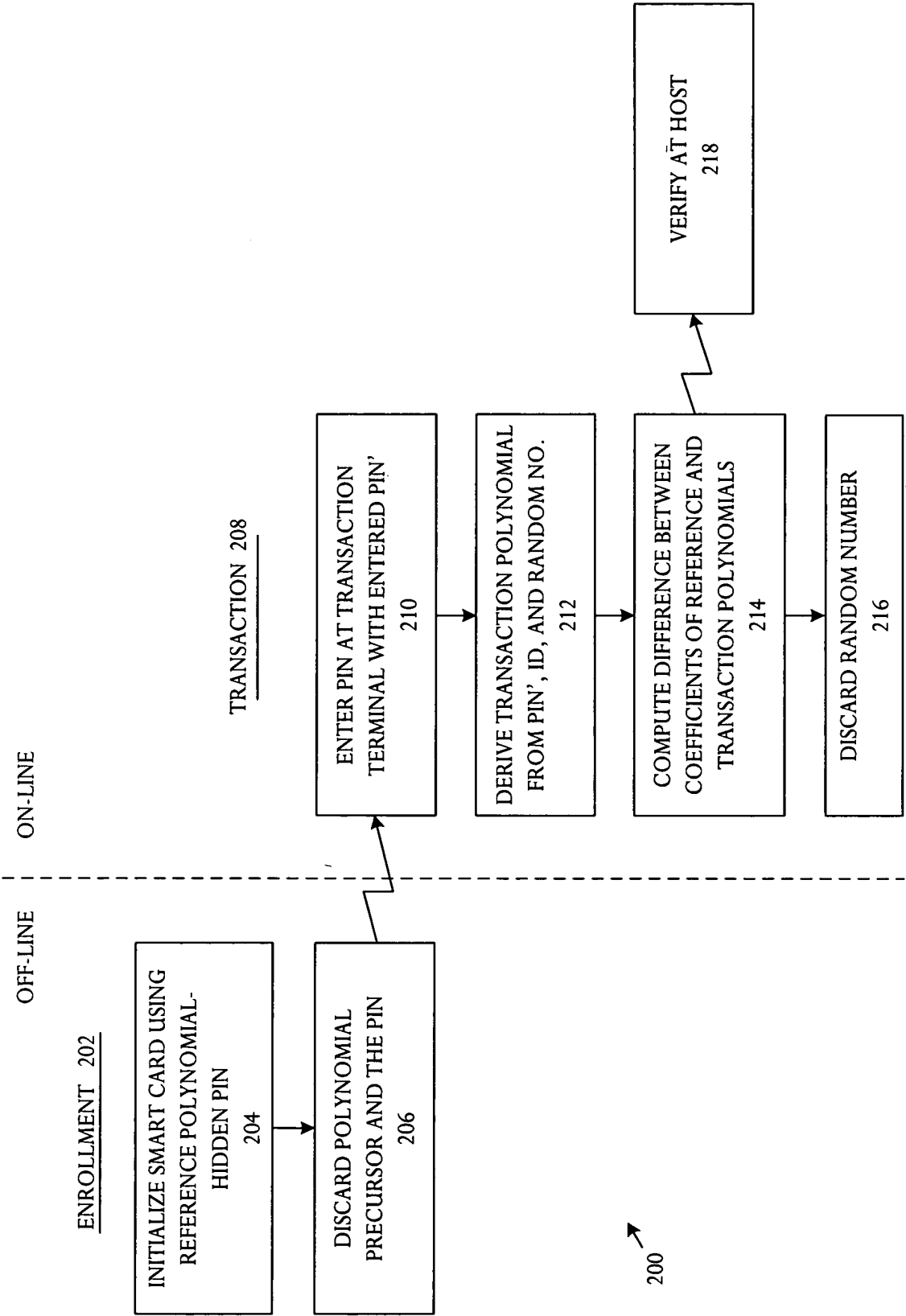


FIG. 2

Title:

On-Line PIN Verification  
Using Ephemeral Polynomials

First Named Inventor:

Hopkins, W. Dale

Docket No.:

200308859-1

3/5

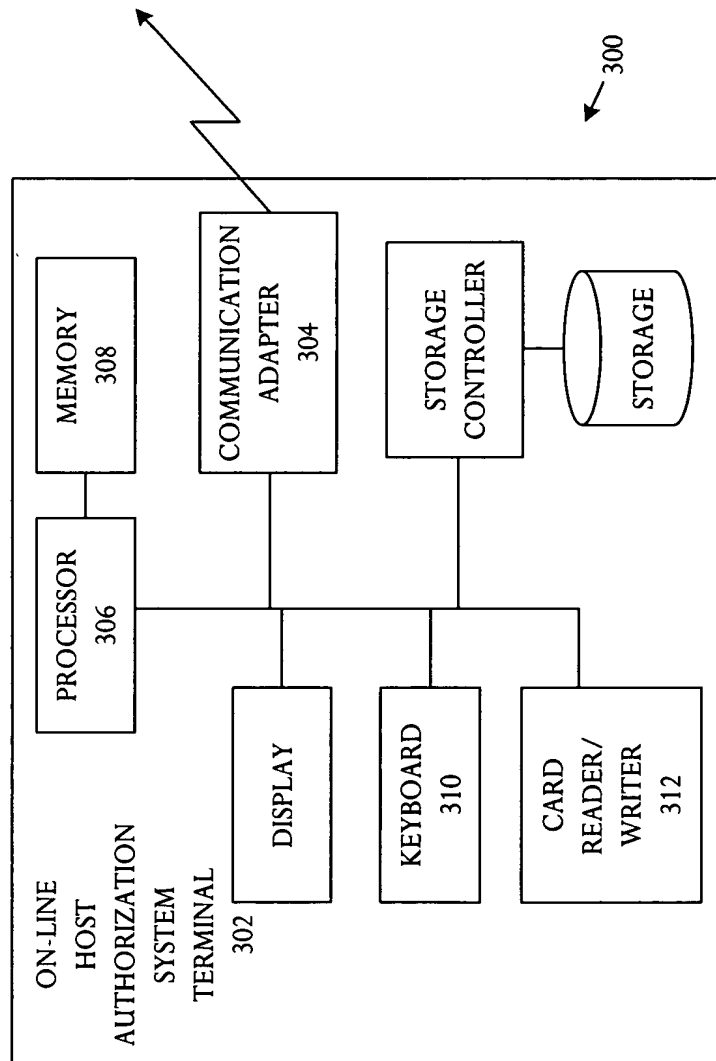


FIG. 3

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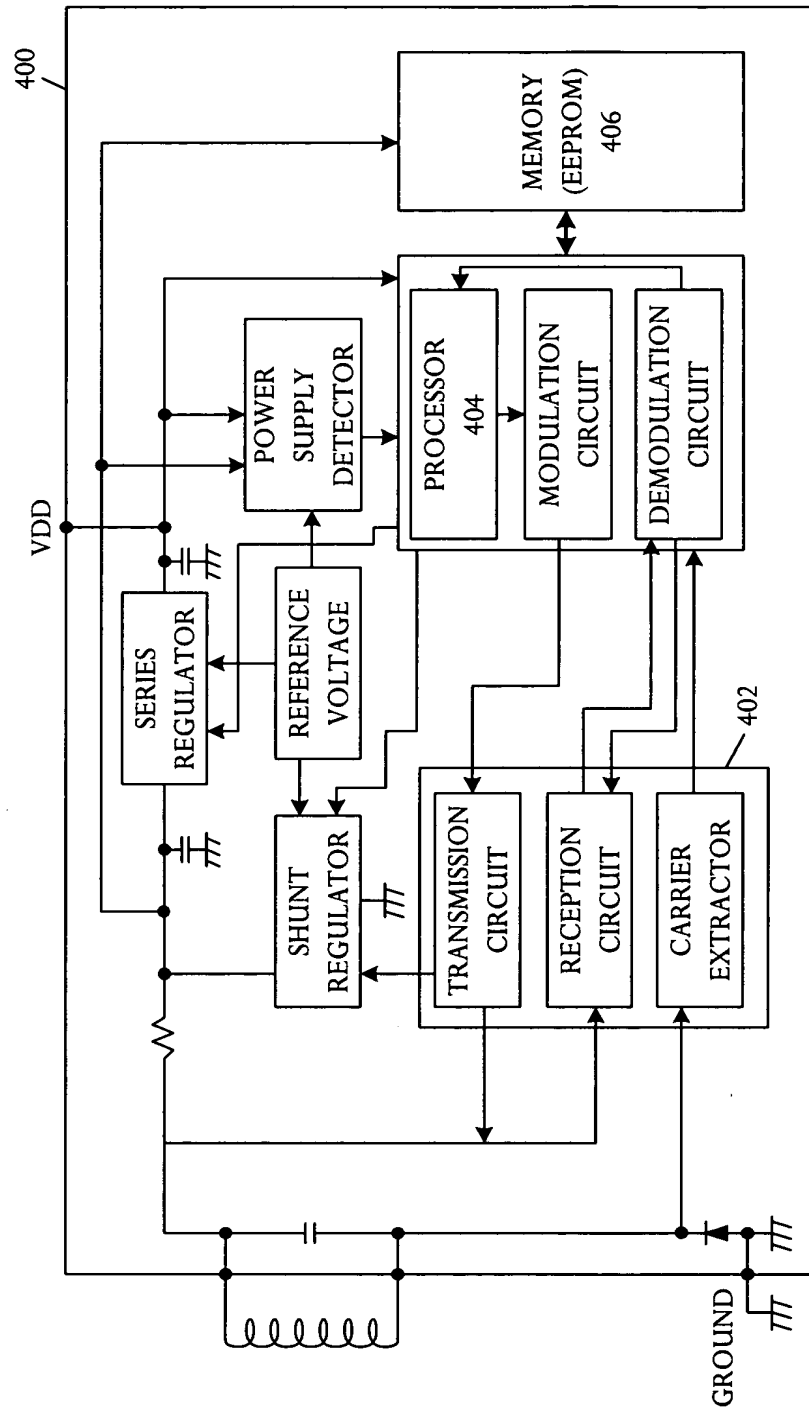


FIG. 4

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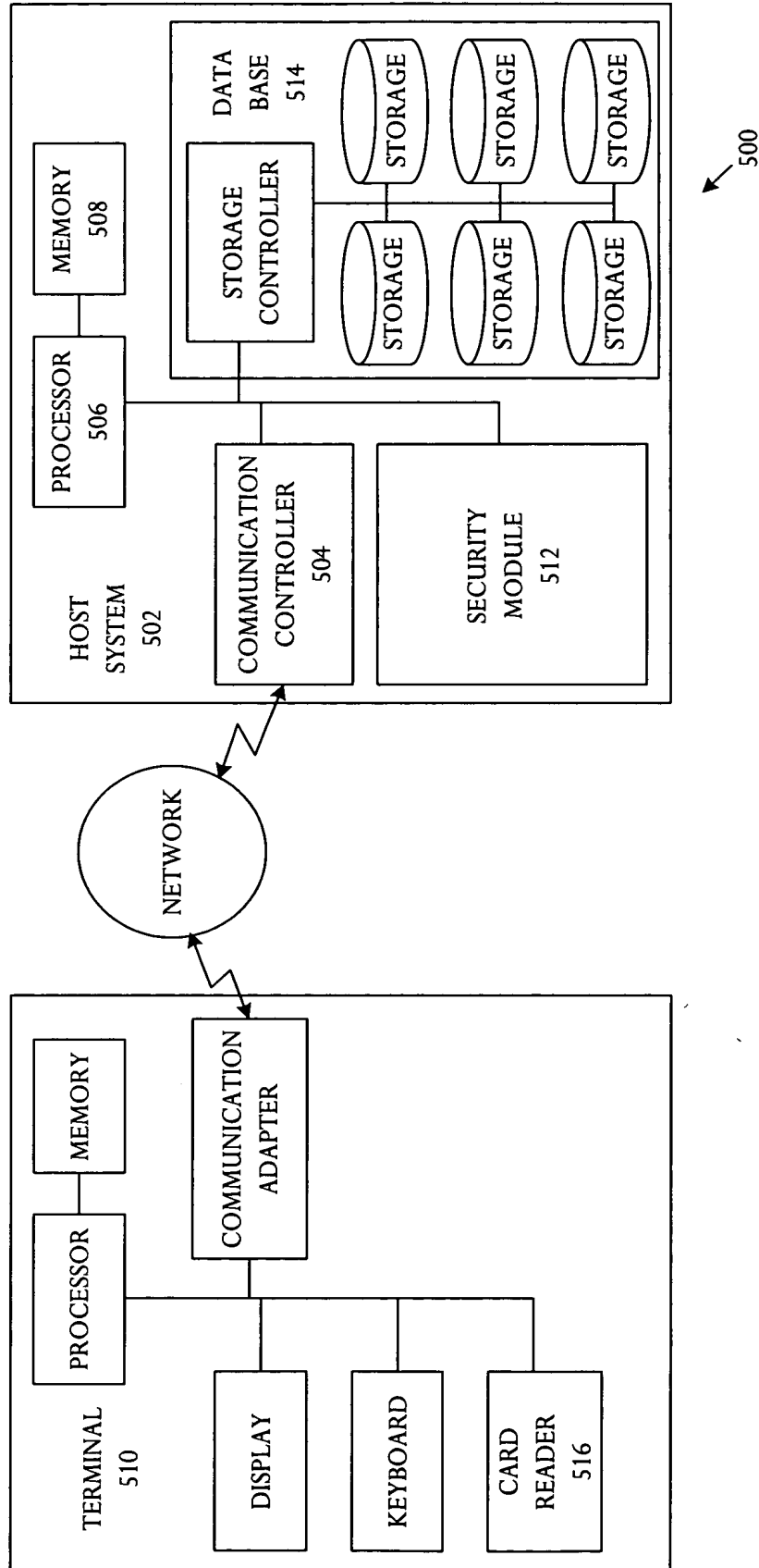


FIG. 5